



Order Filed on May 14, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Flora A. DelloRusso,

Debtor.

Case No.: 17-23657-RG

Chapter: 13

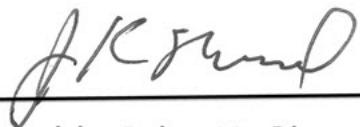
Hearing Date: May 1, 2019

Judge: Rosemary Gambardella

ORDER RESOLVING SECURED CREDITOR'S
CERTIFICATON OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 14, 2019


Honorable John K. Sherwood
United States Bankruptcy Court

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Secured Creditor: Nationstar Mortgage LLC d/b/a Champion Mortgage Company

Secured Creditor's Counsel: Robertson, Anschutz & Schneid, PL

Debtors' Counsel: Russell L. Low

Property Involved ("Collateral"): 52 Second Avenue, Hawthorne NJ 07506

Relief sought: Motion for relief from the automatic stay/Certification of Default
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 1 insurance payment in the amount of \$4,100.00.
 - The Debtor is overdue for regular monthly mortgage payments from through at \$ per month.
 - The Debtor is assessed for late charges at \$ per month.

Funds Held in Suspense \$0.00.

Total Arrearages Due \$4,100.00

2. Debtor must cure all post-petition arrearages, as follows:
 - Immediate payment in the amount of \$ shall be made on or before .
 - Beginning on 05/15/2019, regular monthly cure payments shall be made in the amount of \$455.55 for 8 months. A final payment in the amount of \$455.60 shall be made on or before 01/15/2020.
 - Pursuant to the terms of Debtor's Reverse Mortgage, Debtor shall maintain home owner's insurance on the subject property, as well as make timely tax payments to the tax collector.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Monthly cure payment: Champion Mortgage Company
P.O. Box 619093
Dallas, TX 75261

□ Immediate payment: _____

4. In the event of Default:

- If the Debtor fails to comply with the terms of this consent order, then the Automatic Stay will *automatically* be vacated with respect to the subject property without the filing of a Certification of Default.
- If the Debtor fails to make any of the monthly mortgage payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 and Chapter 7 Trustee, the Debtor(s), and Debtor(s)' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor(s)' failure to comply with this Consent Order.
- This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

To the Secured Creditor within _____ days.

Attorneys' fees are not awarded.